

FIG. 1 is a block diagram of a network system 100. The network system 100 includes a terminal center 130, a terminal network 120, a terminal 110, an ATM network 140, an ATM 114, a central exchange 170, a deposit maintenance network 150, and a credit maintenance network 160. The terminal center 130 is connected to the terminal network 120, the ATM network 140, the deposit maintenance network 150, and the credit maintenance network 160. The terminal network 120 is connected to the terminal 110. The ATM network 140 is connected to the ATM 114. The central exchange 170 is connected to the deposit maintenance network 150 and the credit maintenance network 160.

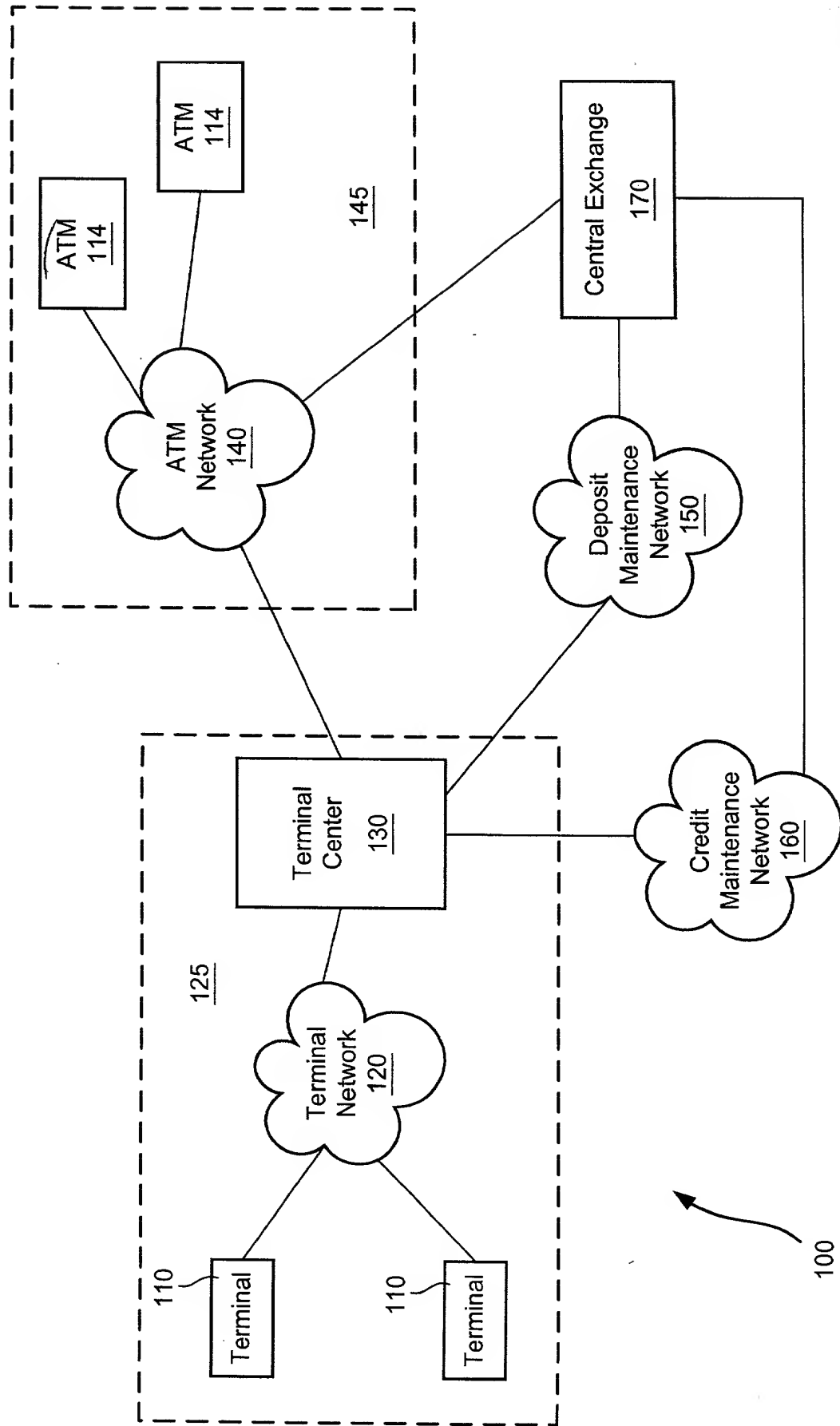
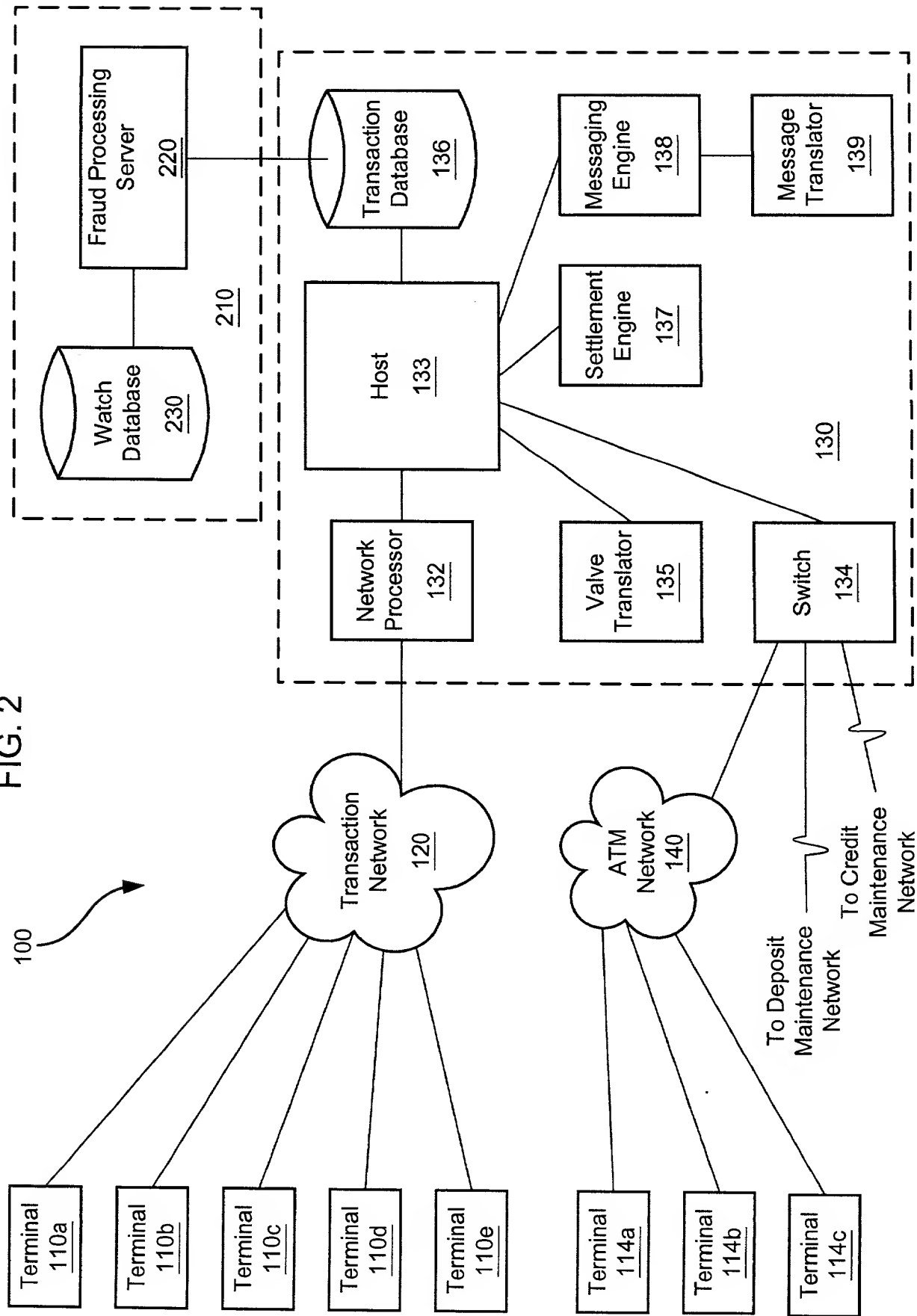


FIG. 1

FIG. 2



300

DATA	RECORD 1	RECORD 2	RECORD 3	RECORD 4	RECORD 5	RECORD 6
sNameLast	Nelson	Johnson	Nelson	Smart	Nelson	Nelson
sNameMiddle	M.	Sam	Bertha		Mark	
sNameFirst	Jack	Bob	Sally	Edna	Jack	Jack
sPhone	1111111111	1111111111	2222222222	3333333333	1111199999	1111188888
sAddress	1411 XYZ Lane	911 PDQ Lane	345 GQ Lane	234 Washington St.	348 Cherry St.	987 Villa Row
sAgentType	CS	CS	CS	CS	PC	PC
sAgentNumber	234567	234569	876512	987651	123456	654321
sDate	01/18/2002	01/18/2002	01/18/2002	01/19/2002	01/18/2002	01/18/2002
sAmountIn	4999	4999	765	3999	1000	100
sValueTypeIn	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
TransactionCost	20	20	20	20	20	20
rNameLast	Smart	Smart	Character	Smith	Fix	Rose
rNameMiddle	P.			B.		
rNameFirst	Edna	Edna	Bert	John	Needmy	Kevin
rPhone	3333333333	3333333333	7865786578	1414141414	6543897000	546784444
rAddress	1567 Jackson St.	1567 Jackson St.	1 Sesame St.	1212 Middle East	34 Badpart St.	56 Greenwich
rAgentType	CS	CS	ATM	BANK	CS	CS
rAgentNumber	987651	987652	900000	765410	154300	432890
rDate	1/19/2002	1/19/2002	1/19/2002	1/21/2002	1/19/2002	1/19/2002
rAmountOut	4999	4999	765	14986	1000	100
rValueTypeOut	Dollars	Dollars	Dollars	SA Riyals	Dollars	Dollars

B

A

FIG. 3a

300

RECORD 7	RECORD 8	RECORD 9	RECORD 10
Smart	Jones	Jones	Nielson
	Larry	Larry	Karrie
Betty	Ed	Edward	Jackson
3333333333	5555555554	6666666666	1111188888
5251 Estes	124 Illinois	3641	867 Indiana
Wy.	Ave.	Frederick St.	Ave.
Kiosk	CS	ATM	Kiosk
908756	765432	876543	645867
01/19/2002	01/18/2002	01/21/2002	01/18/2002
4999	456	2500	500
Dollars	Dollars	Dollars	Dollars
20	20	20	20
Smith	Corporation	Corporation	Smith
B.			B.
John	Sales	Sales	John
5656565656	76543210	76543210	5678123465
1212 Middle	50 NY St.	50 NY St.	1212 Middle
East			East
BANK	MT	MT	BANK
765410	765432	876543	765410
1/21/2002	1/18/2002	1/21/2002	1/21/2002
18746	456	2500	1775
SA Riyals	Dollars	Dollars	SA Riyals

A

B

FIG. 3b

400

	305	310	315	320	325	330	335
	RECORD 1	RECORD 2	RECORD 3	RECORD 4	RECORD 5	RECORD 6	
301	sNameLast	Nelson	Johnson	Nelson	Smart	Nelsen	Nelson
307	sNameFirst	Jack	Bob	Sally	Edna	Jack	Jack
309	sPhone	1111111111	1111111111	2222222222	3333333333	1111199999	1111188888
317	sAgentNumber	234567	234569	876512	987651	123456	654321
319	sDate	01/18/2002	01/18/2002	01/18/2002	01/19/2002	01/18/2002	01/18/2002
329	rNameLast	Smart	Smart	Character	Smith	Fix	Rose
333	rNameFirst	Edna	Edna	Bert	John	Needmy	Kevin
337	rPhone	3333333333	3333333333	7865786578	1414141414	6543897000	546784444
343	rAgentNumber	987651	987652	900000	765410	154300	432890

B

A

FIG. 4a

400

RECORD 7	RECORD 8	RECORD 9	RECORD 10
Smart	Jones	Jones	Nielson
Betty	Ed	Edward	Jackson
3333333333	5555555554	6666666666	1111188888
908756	765432	876543	645867
01/19/2002	01/18/2002	01/21/2002	01/18/2002
Smith	Corporation	Corporation	Smith
John	Sales	Sales	John
5656565656	76543210	76543210	54678123465
765410	765432	876543	765410

FIG. 4b

500a

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander	John	7680000000	84604	14850	1/15/2002
	Jones	Edward	5555555555			

FIG. 5

500b

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander	John	5555555555	84604	14850	1/15/2002
	Jones	Edward				

FIG. 6

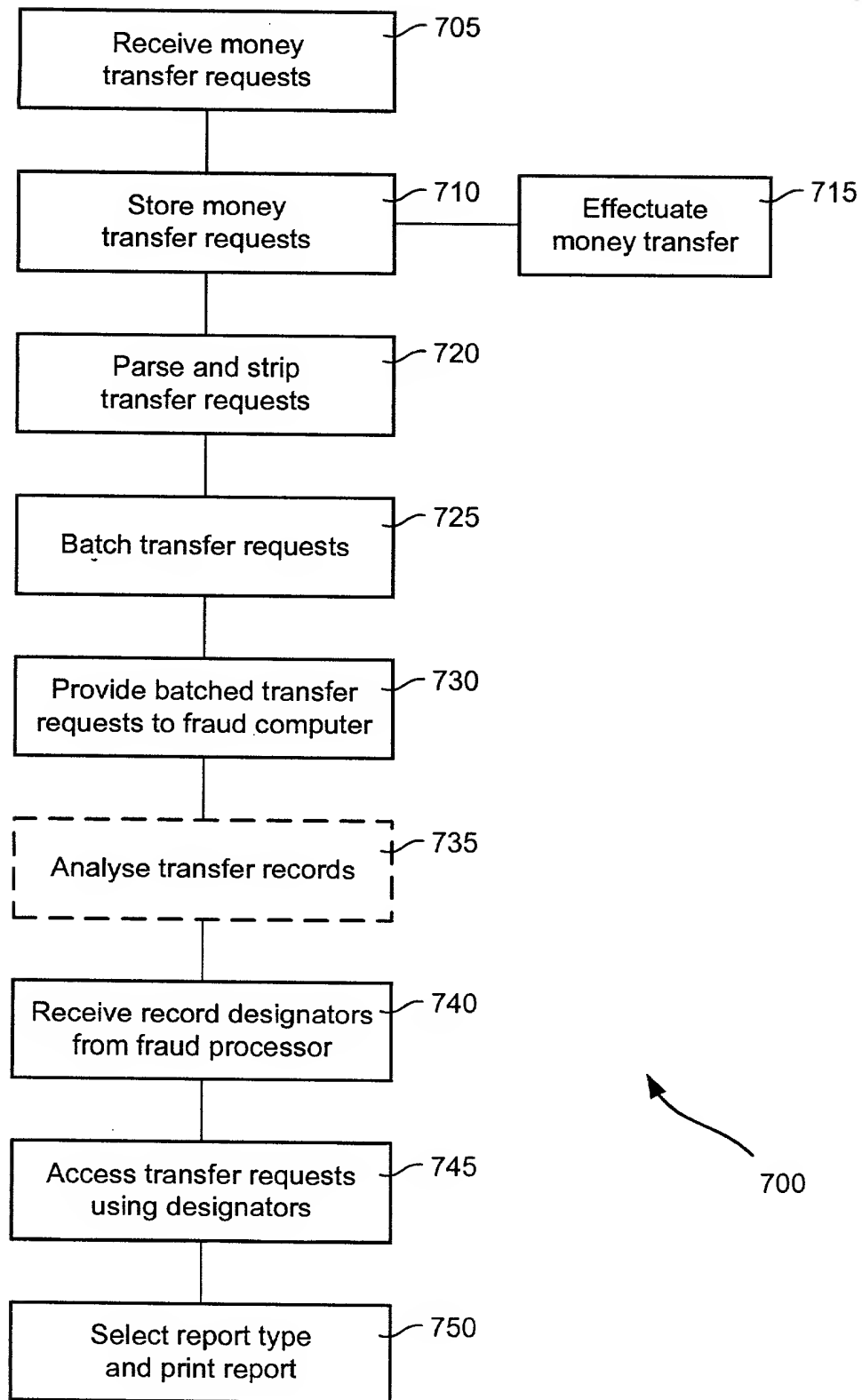


FIG. 7a



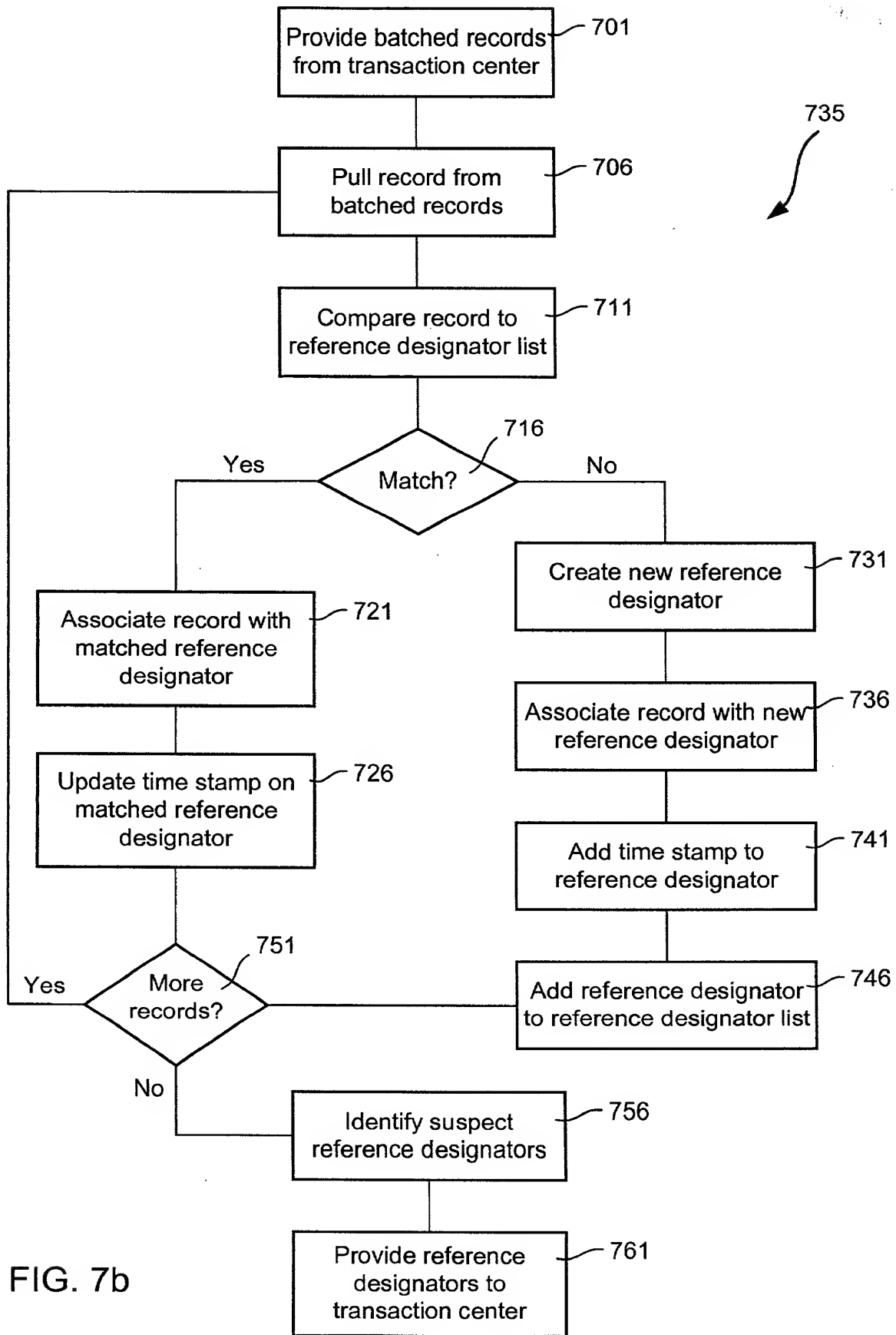


FIG. 7b

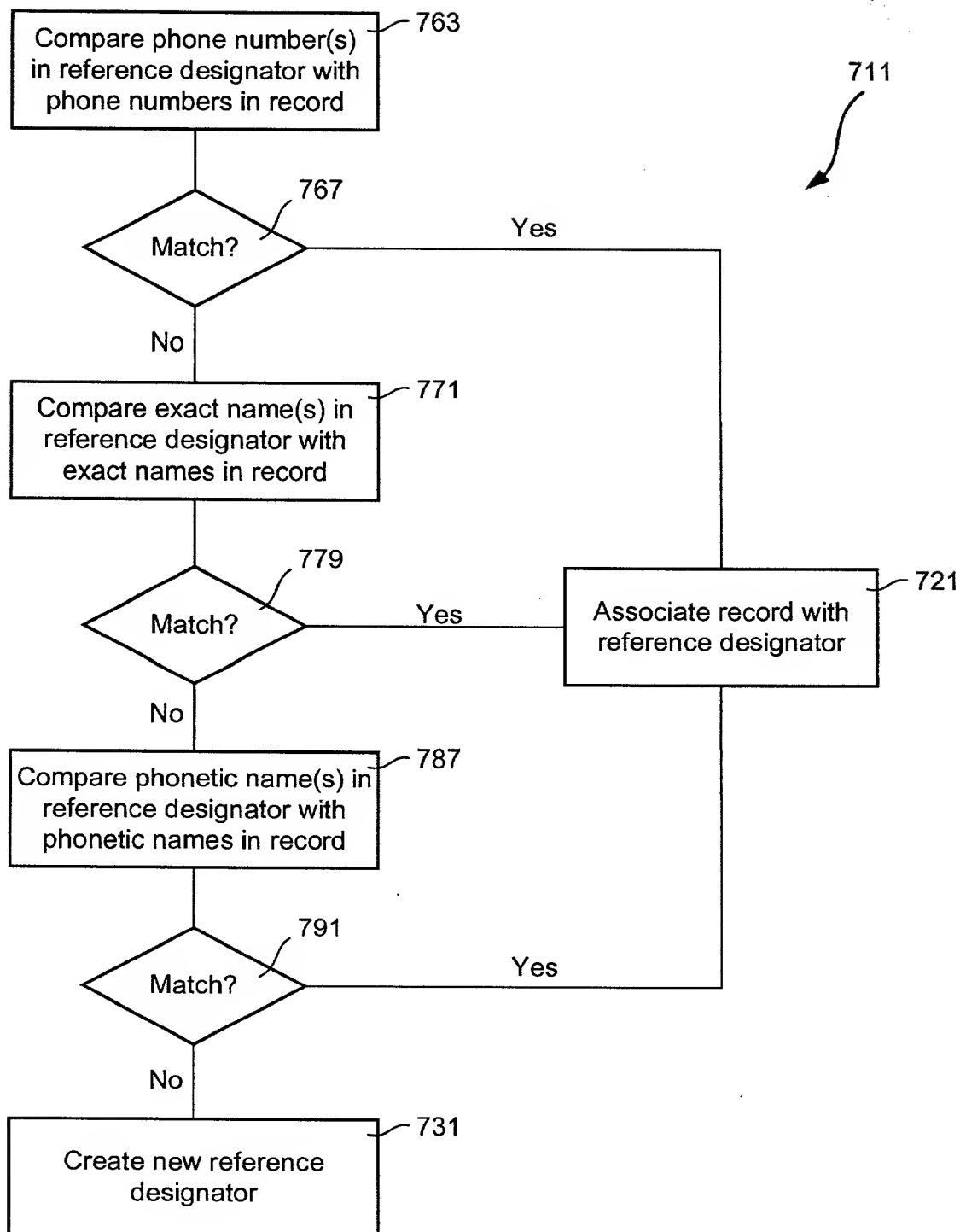


FIG. 7c

FIG. 8a is a schematic diagram of a data structure 500c, which is a table with columns for Reference Designator Number, NameLast, NameFirst, Phone, MasterLocationIn, MasterLocationOut, and TimeStamp. The table contains two rows of data, 555a and 810a, representing different designators. The data is organized into groups 510, 515, 520, 525, 530, and 535.

500c

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
555a	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0)	14850 (R0)	01/15/2002
	Jones (R0)	Edward (R0)	5555555555 (R0)			
810a	Nelsen (R1)	Jack (R1)	1111111111 (R1)	76543 (R1)	89004 (R1)	01/18/2002
	Smart (R1)	Edna (R1)	3333333333 (R1)			

FIG. 8a

500d

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
555a	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0)	14850 (R0)	01/15/2002
	Jones (R0)	Edward (R0)	5555555555 (R0)			
810b	Nelsen (R1)	Jack (R1)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/18/2002
	Smart (R1, R2)	Edna (R1, R2)	3333333333 (R1)			
	Johnson (R2)	Bob (R2)				

FIG. 8b

555a -  
810b -  
820 -

500f

555a-  
810c-  
820-

A blank Cartesian coordinate system with a horizontal x-axis and a vertical y-axis intersecting at the origin. The axes are represented by solid black lines.

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FIG. 8e

FIG. 8e

500h

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
555a	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0)	14850 (R0)	01/15/2002
	Jones (R0)	Edward (R0)	5555555555 (R0)			
810e	Nelson (R1,R6)	Jack (R1,R2,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4)	89004 (R4)	SA (R4)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
	Johnson (R2)	Bob (R2)	1111999999 (R5)	78950 (R6)	09876 (R6)	
	Smith (R4)	John (R4)	6543897000 (R5)			
	Fix (R5)	Needmy (R5)	1111188888 (R6)			
	Rose (R6)	Kevin (R6)	5467844444 (R6)			
820	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
	Character (R3)	Bert (R3)	7865786578 (R3)			

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FIG. 8f

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0)	14850 (R0)	01/15/2002
	Jones (R0)	Edward (R0)	5555555555 (R0)			
	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4)	
000000002	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656565656 (R7)			
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
000000003	Character (R3)	Bert (R3)	7865786578 (R3)			

FIG. 8g



Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8)	01/18/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)			
	Jones (R0,R8)	Edward (R0)	5555555554 (R8)			
		Ed (R8)	76543210 (R8)			
000000002	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/19/2002
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543897000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R6)	Kevin (R6)	5656565656 (R7)			
000000003	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	01/18/2002
	Character (R3)	Bert (R3)	7865786578 (R3)			

555b

810f

820

FIG. 8h



FIG. 8i

500n

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp		
555c	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002		
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)				
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)					
		Ed (R8)	76543210 (R8,R9)					
810f	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2) SA (R4) 76500 (R5) 09876 (R6)	01/19/2002		
	Nelsen (R5)		3333333333 (R1,R4,R7)	89004 (R4)				
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)				
		Betty (R7)	1111999999 (R5)	78950 (R6)				
	Johnson (R2)	Bob (R2)	6543897000 (R5)					
	Smith (R4)	John (R4)	1111188888 (R6)					
	Fix (R5)	Needmy (R5)	5467844444 (R6)					
820	Rose (R6)	Kevin (R6)	5656565656 (R7)		000102 (R3)	01/18/2002		
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)				
	Character (R3)	Bert (R3)	7865786578 (R3)					
	000000003							

FIG. 8i

**FIG. 8j**

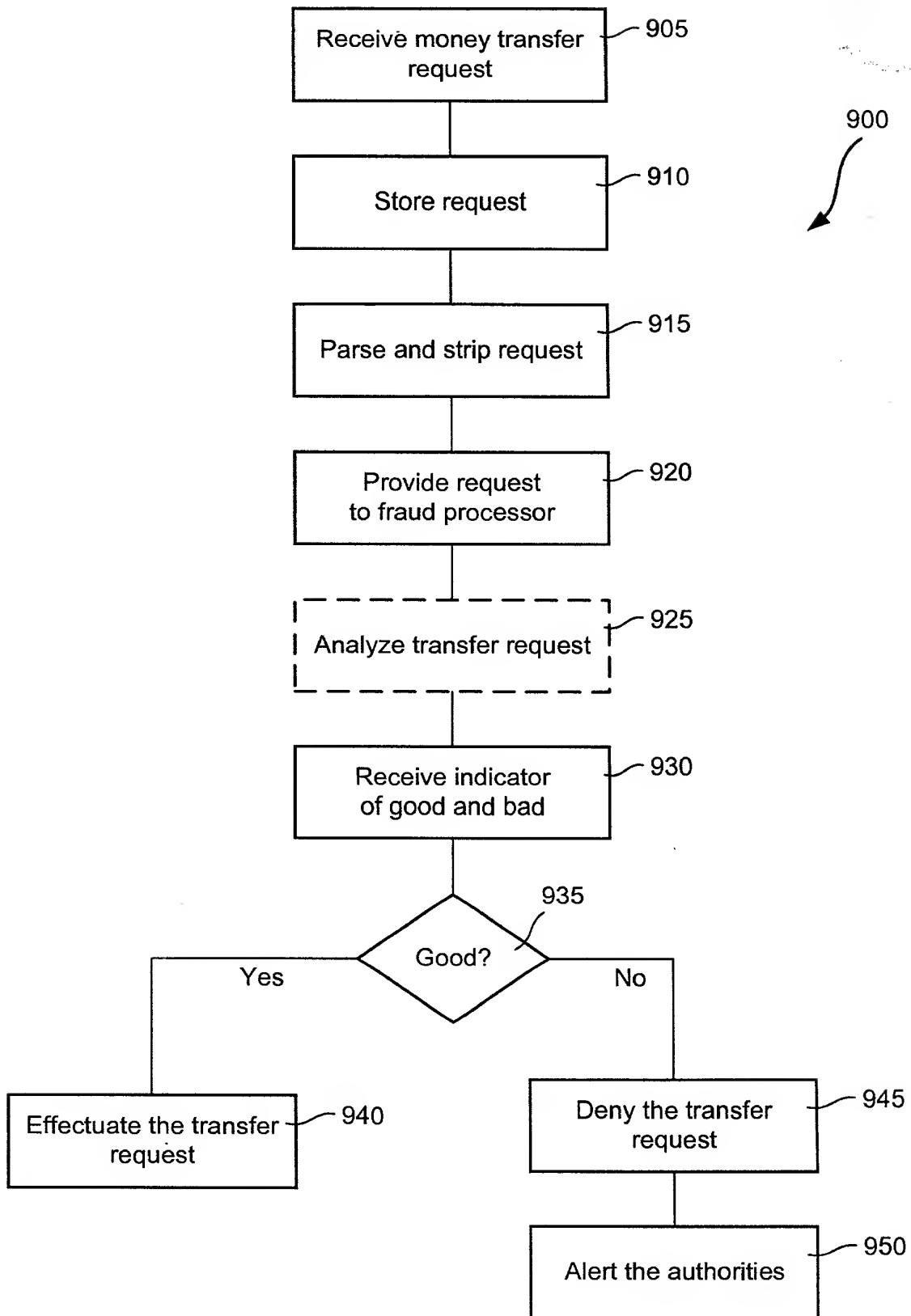


FIG. 9a

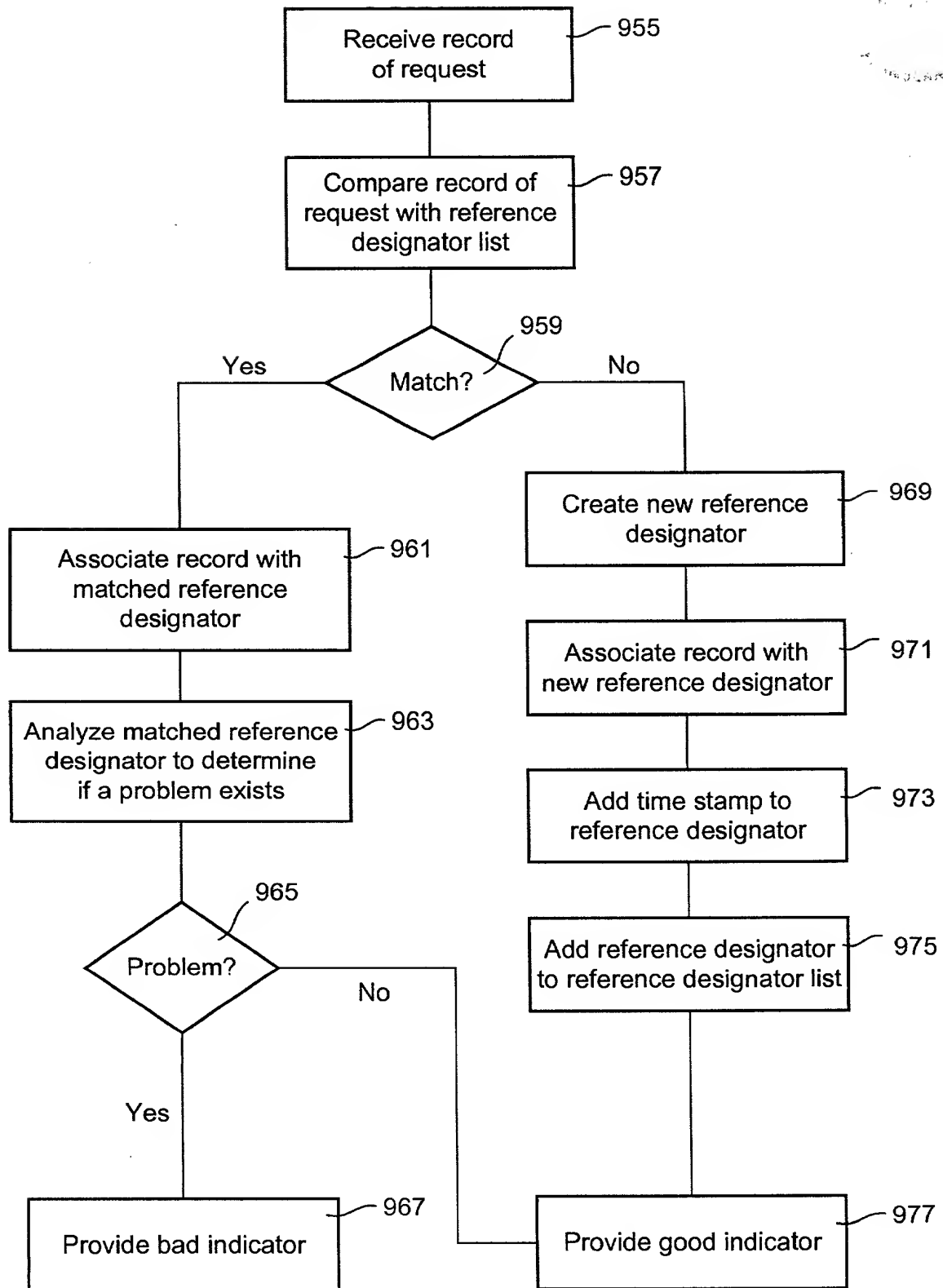


FIG. 9b

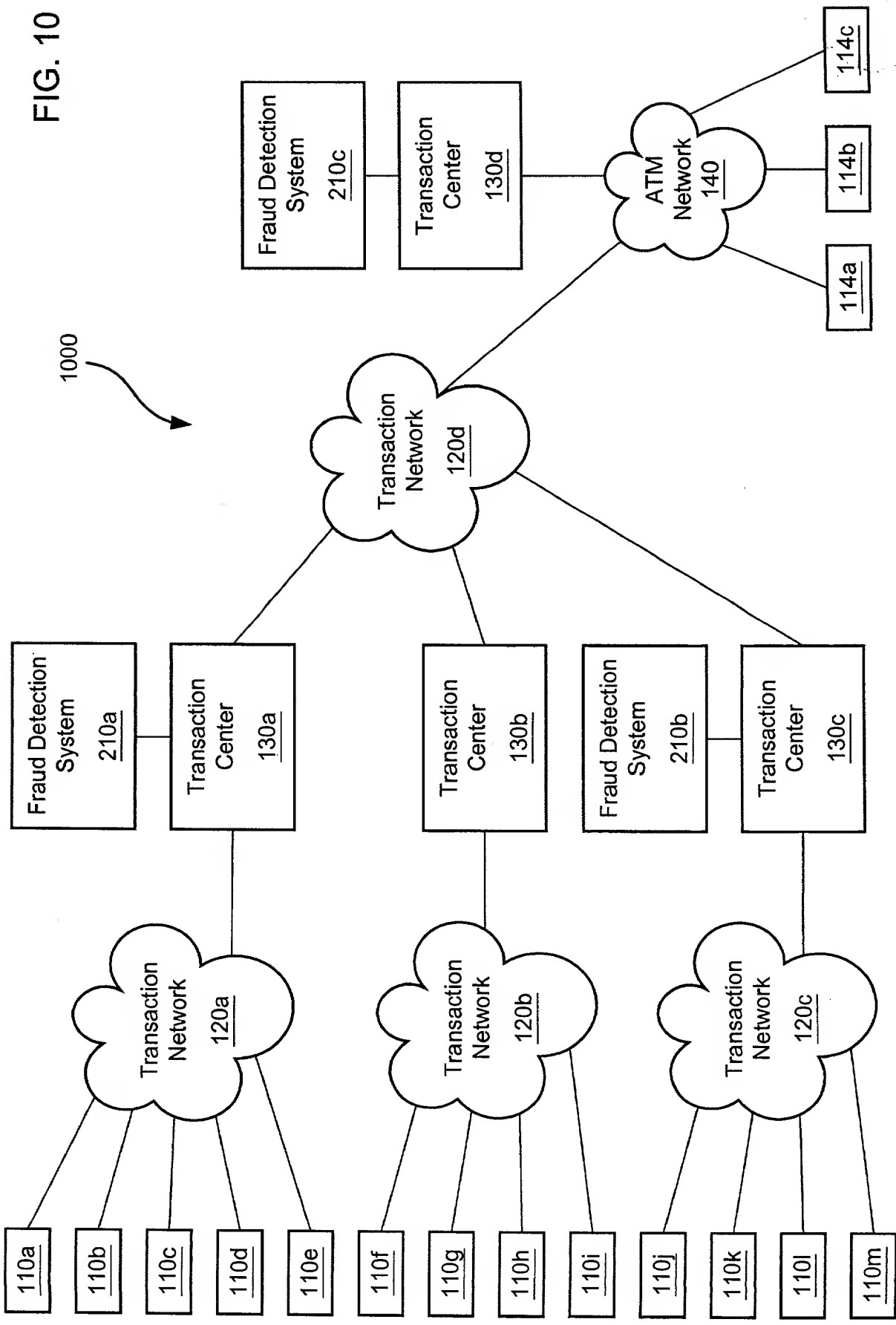


FIG. 10

